

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
RICHMOND DIVISION**

In re:

Gloria Robinson Johnson

Debtor(s)

Case No. 16-34517-KLP

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Carl M. Bates, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/13/2016.
- 2) The plan was confirmed on 11/28/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/29/2018, 02/13/2019, 05/24/2019, 06/05/2020, 08/26/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/06/2020, 03/10/2021, 11/29/2021.
- 5) The case was completed on 04/20/2022.
- 6) Number of months from filing or conversion to last payment: 67.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,587.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$48,547.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$48,547.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$5,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,249.51
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$8,349.51**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Allianceone	Unsecured	0.00	NA	NA	0.00	0.00
Always Money	Secured	538.00	570.85	570.85	570.85	0.00
Bamberg County Treasurer	Priority	6,700.00	NA	NA	0.00	0.00
BANK OF AMERICA LOSS/RECOVERY	Unsecured	NA	296.47	296.47	66.34	0.00
Capio Partners LLC	Unsecured	0.00	NA	NA	0.00	0.00
Carrington Mortgage Services, LLC	Secured	NA	0.00	0.00	0.00	0.00
Carrington Mortgage Services, LLC	Secured	74,074.00	8,322.83	8,322.83	8,322.83	51.45
Carrington Mortgage Services, LLC	Secured	65,169.00	8,622.06	8,622.06	8,622.06	0.00
Carrington Mortgage Services, LLC	Secured	5,084.00	13,613.87	13,613.87	13,613.87	917.61
Carroll Mortuary	Unsecured	4,760.00	NA	NA	0.00	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CCI	Unsecured	0.00	NA	NA	0.00	0.00
CHOICE RECOVERY	Unsecured	20.00	NA	NA	0.00	0.00
Comenity Bank/Jessica London	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Bank/Woman Within	Unsecured	0.00	NA	NA	0.00	0.00
Comenity Capital/HSN	Unsecured	0.00	NA	NA	0.00	0.00
Enterprise Bank of South Carolina	Unsecured	248.00	523.11	523.11	117.05	0.00
EOS CCA	Unsecured	0.00	NA	NA	0.00	0.00
Fair Collections & Outsourcing	Unsecured	0.00	NA	NA	0.00	0.00
James Sampson Bail Bonds	Unsecured	1,500.00	NA	NA	0.00	0.00
JP MORGAN CHASE BANK NA/BANK	Unsecured	0.00	7,770.68	7,770.68	1,738.74	0.00
Local Finance Co of Bamberg	Unsecured	891.00	NA	NA	0.00	0.00
Natl Insts of Health	Unsecured	0.00	NA	NA	0.00	0.00
Resolveusa	Unsecured	175.00	NA	NA	0.00	0.00
Santander Consumer USA Inc.	Unsecured	0.00	8,017.18	8,017.18	1,793.90	0.00
Shellpoint Mortgage Servicing	Secured	NA	4,223.36	4,223.36	4,223.36	159.43
Stellar Recovery Inc.	Unsecured	0.00	NA	NA	0.00	0.00
Verizon	Unsecured	0.00	NA	NA	0.00	0.00
WFFNATBANK	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$34,782.12	\$34,782.12	\$1,128.49
Debt Secured by Vehicle	\$570.85	\$570.85	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$35,352.97</b>	<b>\$35,352.97</b>	<b>\$1,128.49</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$16,607.44</b>	<b>\$3,716.03</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$8,349.51</u>	
Disbursements to Creditors	<u>\$40,197.49</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$48,547.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/19/2022

By: /s/ Carl M. Bates

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.